

AMERICAN BANCORP OF ILLINOIS, INC.

	CPP Disbursement Date 09/17/2010	RSSD (Holding Company) 3618545	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$205	\$235	14.6%		
Loans	\$121	\$143	18.4%		
Construction & development	\$6	\$5	-18.2%		
Closed-end 1-4 family residential	\$30	\$40	31.4%		
Home equity	\$7	\$8	9.1%		
Credit card	\$0	\$0			
Other consumer	\$2	\$0	-100.0%		
Commercial & Industrial	\$10	\$11	12.4%		
Commercial real estate	\$39	\$46	17.0%		
Unused commitments	\$9	\$8	-17.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$1	1273.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$62	\$47	-25.0%		
Cash & balances due	\$7	\$31	319.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$192	\$219	14.3%		
Deposits	\$190	\$219	15.6%		
Total other borrowings	\$1	\$0	-100.0%		
FHLB advances	\$1	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$14	\$16	17.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	6.8%	6.6%	--		
Tier 1 risk based capital ratio	10.7%	10.8%	--		
Total risk based capital ratio	11.4%	11.9%	--		
Return on equity ¹	3.9%	5.3%	--		
Return on assets ¹	0.3%	0.4%	--		
Net interest margin ¹	3.0%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	140.2%	54.7%	--		
Loss provision to net charge-offs (qtr)	0.0%	235.3%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.5%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%	--
Commercial real estate	1.7%	6.1%	0.0%	0.4%	--
Total loans	0.5%	2.1%	0.0%	0.2%	--